

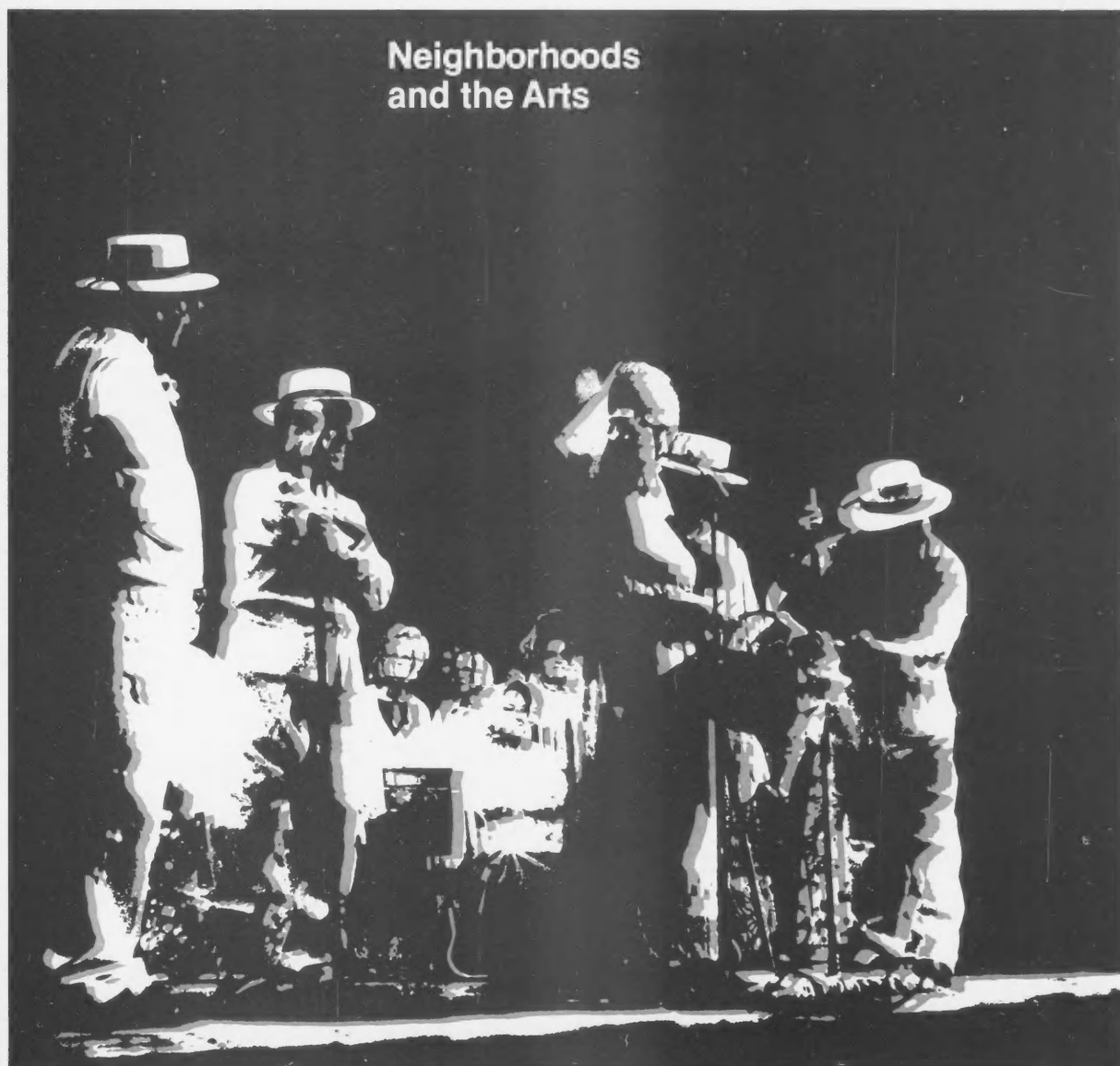


U.S. Department of Housing and Urban Development  
Washington, D.C. 20410

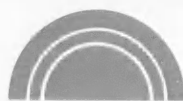
Volume X Number 3 March 1979 \$1.40

# Challenge!

Neighborhoods  
and the Arts



# Looking Ahead



## Call for Papers

The American Planning Association (APA), through a grant awarded by HUD's Office of Policy Development and Research, is sponsoring a juried competition for papers on the subject of "Energy in the Cities." This competition represents an opportunity for people from all walks of life to discuss the implications for urban policy of energy scarcity, energy management, and development of alternative energy sources. The competition will also focus attention on the serious challenge faced by public policymakers to design programs that incorporate principles of energy conservation and orderly urban growth and take advantage of alternative energy resources. APA will accept any paper that falls within the confines of the following major topic areas:

- Energy Conservation, Land Use, and Orderly Growth
- Energy Policy and Urban Economic Development
- Energy Policy and Housing
- Energy Policy and Alternative Technologies
- Energy Policy and Transportation
- Government's Role in Developing Energy Policy

The competition is open to everyone. A jury of experts in the fields of energy planning and community development will select seven to ten winning papers for publication next fall in a special Planning Advisory Service Report. Papers may not exceed 15 double-spaced, typewritten pages and must be received by May 15. Include names, titles, affiliations, addresses, and telephone numbers of authors and co-authors. Send two copies of the paper to Joel Werth, Coordinator of the Energy in the Cities Symposium, American Planning Association, 1313 Sixteenth Street, Chicago, Illinois 60637 (312/947-2086).

## Endangered Properties Fund Established

A \$1 million Endangered Properties Fund has been established by the National Trust for Historic Preservation to help save nationally significant historic properties that face the danger of destruction. In announcing the fund, James Biddle, president of the National Trust, said: "Despite the best efforts of preservationists, scores of America's historic properties are lost each year, many because the public is not aware of the situation until the eleventh hour. Often by that time, it is too late. Now we have a way to act when all other practical methods of preservation have failed." The fund will be operated as a revolving fund, so that money used to preserve one property can be returned to preserve another. In addition, the fund will make loans, purchase options, acquire rights to protect buildings, and pay for emergency preservation techniques. The fund was established with a \$1 million grant from the U.S. Department of Interior, to be matched by further private funds. The Andrew W. Mellon

Foundation has donated \$500,000 of the matching amount. The National Trust is currently seeking the remaining \$500,000 in private matching money.

## HUD Establishes Fraud Control Committee

HUD has announced the formation of a special Fraud Control Committee to minimize opportunities for fraud and waste in the Department's programs and operations. Headed by the Inspector General, the committee consists of representatives of each major office in HUD. The newly-created groups will have an active role in setting up a comprehensive long-range program to ascertain areas vulnerable to fraud, waste, or mismanagement in HUD-financed operations.

## Sweat Equity Homesteading

A \$184,000 HUD contract will be used to test a unique approach to urban homesteading that could provide training, new jobs, and homes for low- and moderate-income families at prices they can afford in as many as 10 cities. Called "sweat equity homesteading," the process will involve the restoration of HUD- or city-owned multifamily buildings in severely deteriorated neighborhoods by neighborhood residents themselves. As the term implies, neighborhood residents will build an equity in the rehabilitated building with the "sweat" of their toil. This equity, in effect, would be their downpayment on a dwelling unit. When rehabilitation is complete, the buildings will be owned as cooperatives by the homesteaders. Testing of the "sweat equity" concept in multifamily housing will be carried out by WESTAT, a housing-social science research firm in Bethesda, Md., in cooperation with the Urban Homesteading Advisory Board (U-HAB) of New York City. During the experiment, HUD or the selected cities will sell structurally sound but vacant and unrepaired buildings at nominal cost to local nonprofit organizations involved or interested in multifamily housing rehabilitation. These organizations, in turn, will work with neighborhood groups, helping them organize interested families into cohesive homesteading groups, identifying possible buildings for homesteading, providing supervision during construction, and helping with government processing as necessary. While contributing their own labor, participating homesteaders will be learning valuable construction skills from professional instructors and could, at the discretion of the locality, receive modest training wages under the Federal Comprehensive Employment and Training Act (CETA) program.

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Statements made by authors do not necessarily reflect the views of the Department.

## 2 Neighborhood Arts Program National Organizing Committee

4 **Hartford's Hispanic Arts Center and Spanish Market Revitalization Project** - Hartford's (Conn.) North End, adjacent to downtown has become one Hispanic Caribbean happening. Shops, cafes, museums, musicians and dancers are the result of a community effort led by an Hispanic social service agency and a newly-formed Hispanic housing and development corporation.

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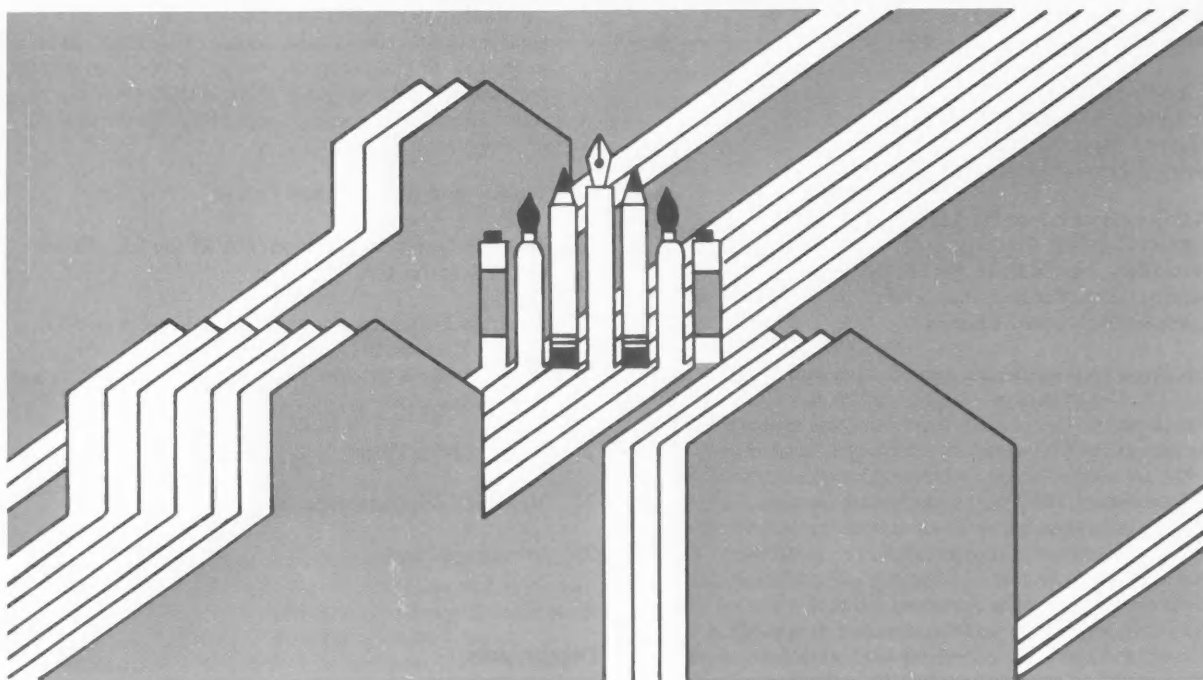
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A scene from "H.M.S. Pinafore," performed by participants in the North Providence (R.I.) Arts and Aging Program, appears on this month's cover. Details are found in "The Community Connection," beginning on page 12. This article was written by James D. Johnson, Director of Community Programs, Rhode Island State Council on the Arts.

## Neighborhood Arts Program National Organizing Committee



by Judy Cox and Eric Reuther

Neighborhood arts organizations may well be the last stronghold of hope in a society where the values that have given a sense of meaning and purpose to life are undergoing rapid changes. Established attitudes toward work, education, sex, religion, family – the cultural attitudes that determine the manner in which individuals construct their lives – have all been severely challenged in recent years. From this cultural upheaval have emerged cultural pressures which lead people to seek greater individuality and “Quality” in life.

A manifestation of this search for personal meaning is the public’s desire to

live more creatively in ways that satisfy the current emphasis placed on personal growth. Contemporary with this cultural shift is the increase in individual leisure time. This increase is the result of socioeconomic realities such as an increase in nonworking years due to early retirement and better medical care, unemployment and poverty and the emergence of alternatives to the work ethic and increased technological mechanization in the workplace.

For people conscious of these realities, creative activity is being recognized as a major outlet for the positive utilization of this leisure time. The emergence of a national movement called neighborhood, community, expansion arts, is a direct manifestation of these new cultural drives.

Over the past decade, neighborhood arts programs have developed services which respond directly to the creative leisure time needs of area residents. More importantly, the cultural leaders of these programs – craftspersons, teachers, poets, painters, musicians, dancers and muralists – have consistently surfaced as innovators and translators of this cultural change. In a time of profound social upheaval, these arts have provided visions of hope for the maintenance and perpetuation of this country’s pluralistic cultural heritage.

These arts organizations, rooted as they are in their communities, have addressed local economic problems through the



development of meaningful industries and jobs. Imaginative public service employment projects relevant to chronically unemployed sectors of the population such as youth, minorities, and the elderly have resurrected themes first developed during the WPA program of the 1930's.

Struggling to keep their programs and services alive, the majority of these cultural leaders have operated in isolation from one another. Lacking the collective voice of traditional arts organizations, neighborhood arts programs have been unable to compete with these organized interests who receive the bulk of available government, corporate and foundation support, and who, in effect, determine what shall be called "art."

### National Need Recognized

The formation of Neighborhood Arts Programs National Organizing Committee (NAPNOC), Inc. in December 1976, was initiated as a national step to meet these needs. Representatives from over 50 neighborhood arts and cultural programs gathered at the United Auto Workers Family Education Center in Black Lake, Michigan, in a conference sponsored in part by grants from the Expansion Arts Program of NEA and the Laras Foundation. They met to examine common organizational survival needs and tactics. The NAPNOC alliance which resulted from this meeting was established for the education, survival, and growth of its members.

As a public service, nonprofit, tax exempt membership association, NAPNOC adopted mandates to: 1) promote neighborhood arts programs locally, regionally and nationally by gathering and disseminating information, through education and research; 2) promote the development of creative employment through public service jobs programs and private sector economic ventures; 3)

make the human services of the artist more visible and publicly understood; and 4) encourage the development of local, regional and national networks to support these programs.

Seeking to bolster and legitimize the arts and cultural jobs which the United States Department of Labor (DOL) has developed within its networks, NAPNOC approached DOL with the concept of servicing those organizations within its networks which were developing creative new jobs through neighborhood arts.

DOL contracted with NAPNOC in November 1977 to demonstrate this potential for creative new jobs to prime sponsors and to assist its member networks in developing meaningful public service jobs projects.

Under this one year contract, NAPNOC set up conferences and regional workshops and conducted individual technical assistance with over 30 prime sponsors and 130 neighborhood arts and cultural organizations. Staffed offices were maintained in Knoxville to service the 16 southern-states region and in San Francisco, California to meet the needs of the 24 western States. These efforts were coordinated and administered by a national staff office in Washington, D.C., directed by the NAPNOC Executive Director.

NAPNOC findings confirmed the existence of a major skilled labor pool and offered documentation that a third of all mayors, county executives and Governors (prime sponsors) currently maintain arts and cultural public service employment training programs.

This represents a conservatively estimated DOL-Comprehensive Employment Training Act (CETA) commitment nationally to training over 10,000 individuals for arts and cultural jobs at a cost of over \$80 million. This is the largest, unplanned, unintended commitment of Federal resources to jobs

in the arts since the famed WPA - Arts programs of the 1930's.

Last October, Congress reauthorized CETA, but under strong direction to serve the hardcore poor, and to use these job resources primarily for developing permanent employment within the private sector. Congress' insistence that CETA be a bridge for transition from publicly supported work to privately maintained jobs poses the current challenge to NAPNOC and to the neighborhood/community arts movement.

Since in most cases, CETA jobs in the arts represented new and desperately needed support dollars to neighborhood arts programs, the economic base for sustaining these positions within the private sector does not currently exist.

NAPNOC's current jobs programming strategies are focused on profiling and developing the private sector economic resources necessary to transmit the current public service jobs of its members to permanent employment. In this difficult challenge NAPNOC is analyzing the existing market capacity to generate new economic funds for sustaining NAPs operations through the sales of goods and services. Here the challenge is for NAPNOC members to develop areas of sales capital without becoming "for profit" business organizations.

In addition, NAPNOC national members will coordinate an organizing drive to build regional member associations throughout the country. NAPNOC has three basic membership categories: (1) national members: representative of networks of neighborhood arts programs. (2) regional members: representative of single neighborhood arts/cultural projects. (3) associate members: individuals interested in receiving NAPNOC publications with no voting rights on dues obligations.

*Mr. Reuther is Executive Director of NAPNOC. Ms. Cox is a NAPNOC Research Coordinator.*

## Hartford's Hispanic Arts Center and 'Spanish Market' Revitalization Project

by Jed Schlosberg

A young couple and their child are leaving G. Fox Department Store on Main Street in Hartford, Connecticut. They've been shopping and are heading for the Civic Center, a block away. There they plan to do some window-shopping before taking their car out of the Civic Center garage for the ride back to their suburban home west of Hartford's center city.

But something catches the eye of the woman. To her right, on a building across the interstate highway which divides downtown Hartford from what is known as "the North End," she sees a mural. The design of the mural is strikingly different, the colors very bright. Underneath it are

the words:

**Plaza del Mercado – Spanish Market  
Bienvenidos! Welcome!**

And then she sees something above the building that makes her blink her eyes in disbelief. It is the top of a ferris wheel, whose cockpits appear sequentially above the building in an array of different colors.

She points these sights out to her husband and child. The child claps her hands with delight and asks: "Can we go over there? Oh, please, can we go over there?"

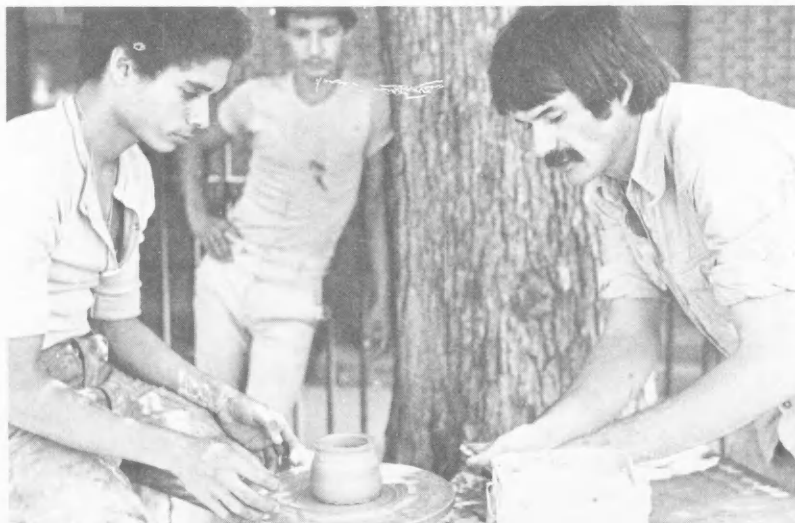
The parents hesitate. They have never been "over there," never **walked** in any part of the area of Hartford known as the North End. It is a totally strange and almost forbidden environment to them. But the ferris wheel is too strong an attraction, and the "welcome" on the mural seems to speak directly to them. It is a slightly chilly day in early spring. They start walking.

Crossing the highway, they see the continuation of Main Street on the other side has changed dramatically since the last time they'd seen it, one of the few

times in recent years they'd drive through this part of the North End, adjacent to downtown. Now they see a median strip down the middle of the wide avenue, with trees and banners. The sidewalk on which they are walking is inlaid with multi-colored brick in front of the storefronts they pass. To their right, on an old elementary school across the street, they see two more murals, one at either end of the building, depicting children's motifs. They see that these murals are made out of scores of small ceramic tiles and that parts of the huge murals are three-dimensional, something they've never seen before.

Soon they come upon a fairly large open plaza, where they find the ferris wheel. The plaza, too, is inlaid with multicolored brick walkways, and includes a fountain, domino tables cast in concrete, benches constructed in surrealist shapes, sculptures unlike any they have ever seen. There are brightly colored wagons with signs reading "PIRAGUAS," from which vendors are selling shaved ice in cups drenched in syrups with names like "guava," "tamarindo," "coco." People are sitting at the domino tables playing the game, many of them elderly people with dark, weathered skin and dignified countenances. They are all kinds of people here, in fact – all ages and races, some strolling or sitting near the fountain or the ferris wheel, others buying refreshments from the various vendors. English and Spanish voices fill the air with their own kind of music, complementing the sounds of conga drums and guitars being played here and there by extemporaneous musicians.

They can see a promenade at the back end of the plaza, leading deeper into the interior of the block. But they decide to keep walking down Main Street to see what else has changed. Soon they come upon a familiar landmark – the marquee of the Daly (once the Star) Theatre, until recently a dilapidated old movie house. Even from this angle they can see that it has changed dramatically from the last



*Workshops in Hispanic center are busy centers for craftsmen.*

time they'd seen it, on that drive through the North End several years before. Now it looks like no other building in Hartford. What they first notice is that it is painted a beautiful pastel blue and that what were once large rectangular windows are now arched, with ornate balconies. There are strange and striking reliefs attached to the building, and an inlay of ceramic tiles incorporating an Indian-looking design runs the length of the top of the building.

As they walk past the old theater, they notice that the marquee now reads **Palacio Latino** beneath which are the words: **Disco. Dinner Theater** – and they are struck by the fact that they have never seen an entertainment spot in Hartford quite like this one. It looks like a part of Old San Juan in Puerto Rico, where they once took a vacation. As they look down the street, they see that each facade in turn takes up this or similar themes. The entire block has been transformed into an Hispanic-Caribbean environment!

On the other side of the old Daly is another plaza, with new structures utilizing arches and walkways. They enter through one of

the arches into a space adorned with tropical trees.

On the other side of the old Daly is another plaza, with new structures utilizing arches and walkways. They enter through one of the arches into a space adorned with tropical trees and plants, covered over by glass. Underneath the arched walkways are small shops, some selling conventional goods, others selling crafts items, Hispanic groceries, Puerto Rican *cuatros* and other musical instruments.

They walk by these shops and pass through one of the arches into a lovely little plaza-within-the-plaza, part of which is an outdoor cafe. The entire area is enclosed by a glass roof, and the temperature is comfortably warmer than the slight April chill outside. They see people sitting at tables eating and drinking. The aroma from the restaurant is strange and different, yet not at all unpleasant. They would like to sit down and have a light meal, but just ahead of them is another building, jutting out into the courtyard. On the roof is a solar greenhouse filled with tropical plants.

This building, too, comprises a series of arches. A sign over the archway reads: **El Centro de Arte para la Comunidad Art Center for the Community**

Underneath it is another **Bienvenidos. Welcome** sign. They walk in and find themselves in a **Museo** of Puerto Rican and other Hispanic cultural artifacts: Taino Indian tools and pottery, displays on the history of Puerto Rico since pre-Columbian times – these, and other displays, beneath which are written explanations in Spanish and English. A young woman offers to show them around the center.

They see the museum, after which they are shown a shop in which pottery, ceramic tiles, silk-screen prints on paper and fabric, and other items are displayed, some of them reflecting the influence of the ancient designs displayed in the museum. In workshops off the display area, they are shown artists and apprentices making these items, some wholly handcrafted, others utilizing sophisticated equipment.



Taino Housing & Development Corp. project



Artisans at work in the Center



*The arts and cultural center is a focal point for redevelopment of the block.*

Further on in this large and fantastic building – once a warehouse for the Bidwell Hardware Company (whose storefront is now one of the Spanish-facaded buildings housing new shops and residential units) – they see dancers and musicians rehearsing a “Bomba.” The young woman explains that this is an African-influenced Puerto Rican dance and musical form, and that these artists are rehearsing for a performance to be held in the “warehouse” next week. On a wall nearby is a poster announcing a concert in the theater part of the old Daly the next night, performed by an outstanding group of musicians from Puerto Rico. Other posters announce concerts of Chilean folk music and New York City-based Hispanic theater groups. They ask if they can purchase tickets, and the woman takes them to a small box office nearby where they purchase three, family-discounted

tickets for the next evening’s performance. Then they thank the young woman and walk back out into the plaza.

They sit at one of the tables and a waiter comes over with a menu printed in Spanish and English. They make a choice, based upon information printed in English which explains to them the meaning of words like “lechón asado.” Soon they are eating and drinking these delicious, unfamiliar foods and beverages, listening to the sounds of *salsa* and folkloric music, feeling themselves transported into a new world.

A routine shopping trip to downtown Hartford has turned into an adventure. Even the Civic Center seems pale by comparison. They are eager to tell their friends back in the suburbs about what they have seen, heard, smelled, tasted. . . . learned. And just to prove they

were really here, they purchased some of the locally made crafts before walking back to the Civic Center garage. They have found a different and beautiful cultural experience 10 miles from their suburban home. They will come back many times. . . .

### **A Dream?**

A dream? In part, yes. But a dream that is on its way to becoming a reality, as the result of an extraordinary community effort, led by a Hispanic neighborhood social service agency and a newly-formed Hispanic housing and development corporation, with support from local merchants and tenants, the Hartford corporate community, and the city government.

It started as the idea of the San Juan Center’s director, an architect, and some business people intrigued by the notion of creating something new and different on this block, which for years has been sliding into economic stagnation. The idea was to preserve an essentially Hispanic neighborhood by revitalizing it in such a way that it would also attract tourists, conventioners, shoppers, and workers from downtown Hartford, a stone’s throw away. The revitalization of Hartford’s downtown is only beginning to be translated into the revitalization of the city’s neighborhoods, and here was a key area of the city that could serve as a real and symbolic bridge between the two sectors.

Moreover, the architectural character of the block lends itself to an Hispanic-Caribbean treatment. It is dominated by large, nineteenth century warehouses and other old buildings, with arched windows which can be translated into a Spanish-arch motif without difficulty. Furthermore, the largest buildings are located in the interior of the block, where they create interesting alleyways and large open spaces, plainly convertible into promenades and plazas.



The idea of an arts and cultural center as a focal point for the redevelopment of the block was part of the original concept, and an arts consultant was hired in October of 1977 to test the feasibility of that component of the plan.

The arts consultant soon found himself moving into the agency's Planning and Development slot, writing CETA (Concentrated Employment Training Act) grants which brought artists and young apprentice construction and design workers into the San Juan Center's traditionally social service-oriented sphere of operations. The young construction workers were apprenticed to adult journeymen workers hired by Taino Housing and Development Corporation, which had come into existence some months before – the joint creation of the San Juan Center and two other Hispanic agencies, La Casa de Puerto Rico and the Spanish American Center. (Taino has begun housing rehab on the block.)

Within one year, the San Juan Center had convinced the Greater Hartford Chamber of Commerce to purchase the "Bidwell Building" – in which most of the agency's social, arts, and neighborhood development services were now concentrated – from a Connecticut savings bank, before it could be sold to a commercial buyer. The San Juan Center has an agreement with the Chamber to lease the property on a 5-year, rent-toward-purchase basis.

Parts of that building have been renovated – as offices, arts space, Taino Housing and Development Corporation activities. Much needs to be done, just on this building alone, including the warehouse/arts center for which funds must be found to complete the physical improvements required for arts activities, some of which aim to be self-supporting arts businesses, like silk screen and ceramics, training people from the community. In the meantime, some of this activity goes on in one of the storefront

buildings. There musicians and dancers teach and rehearse performances for the community, and visual artists make ceramics, silk screen items, and photographs while creating the designs which will become, one day, the architectural and public art\* improvements of the "Mercado Hispano," the "Spanish Market." They are assisted in this work by youth from the community, (participants in a CETA-funded Youth Community Conservation and Improvement Program), and by outside planning and design professionals.

Personnel from the City's Department of Planning and Redevelopment are working with San Juan Center and Taino staff in the preparation of site plans, parcel descriptions, pro formas, and other materials necessary to attract private sector investment, and the public (such as UDAG – Urban Development Action Grant) monies which presuppose private sector commitments.

Area merchants and tenants are being organized to participate in the planning process and to provide neighborhood advocacy for this project, whose proximity to downtown has already signalled an important reassessment of the relationship between downtown and neighborhood development. This relationship is a major subject of debate in Hartford today, but the involvement of the City and of the Chamber of Commerce (through a newly formed community development corporation), as well as other public and private sector interests, indicates support at high levels for this concept of a downtown/neighborhood redevelopment scheme.

Most exciting, from this writer's point of view, is the fact that artists, the arts in general, and ethnic cultural values are all

essential ingredients in the project. A spirit has been born in the triangular block known as Ann – Main – Trumbull which may awaken the entire region to the richness and uniqueness of Puerto Rican and other Hispanic art and culture, and to the important contributions artists can make to neighborhood revitalization efforts. If all goes well, artists will be gainfully employed – in planning and design, in public improvements, in self-supporting community crafts enterprises, in public performing arts festivals, in classes and workshops – and Hispanic esthetic values will be apparent in all of these activities.

With the revitalization of the block, in this unique and exciting way, will come many tangible benefits, economically and culturally, for Hartford's Hispanic community; construction, service, and crafts jobs; expanded small business opportunities; increased revenues for social services; a richer cultural life; more and better housing for low- and moderate-income Hispanics and artists.

This has been, and will continue to be, a community-based effort. With nothing but labor-intensive grants to begin with, the project has gotten off the ground, attracted respect and support, and begun to gather momentum.

The dream is beginning to come true. . .

*Jed Schlosberg was hired as an arts consultant by the San Juan Center in October of 1977 and became the agency's Director of Planning and Program Development in February of 1978. He worked for three-and-one-half years for the Connecticut Commission on the Arts and has a background in both theater and philosophy, in which he holds a Ph.D. degree. He is the author of a study of the arts resources of Stamford, Connecticut, commissioned by the City of Stamford and the Commission on the Arts.*

\*The Hartford city council recently passed on a City Arts Policy, which will greatly enhance the opportunity for artists to participate in the redesign of the urban environment.

## Washington Women's Arts Center

by Ellouise Schoettler

*During the Seventies, as a result of the Women's Movement, many women began to redefine their roles in society and seek means by which to establish new careers or to pick up the "threads" of careers which they had interrupted. Reentry into the professional world required a place where women could learn new skills, hone existing skills, develop confidence and achieve recognition which could bridge them to the professional marketplace. Also during the Seventies, women in the arts in the United States recognized that a traditionally male-favoring art establishment did not provide adequate opportunities for women to develop significant careers. Women found that one solution which would speak to many of these problems areas was to develop an "alternative" source, both for acquiring professional training and for gaining recognition in the arts. The Washington Women's Arts Center (WWAC) is such an "alternative."*



*Center is housed in this brownstone building.*





*Ellouise Schoettler is executive director of Washington Women's Arts Center.*

Two years ago *MS Magazine* identified the Washington Women's Arts Center as one of three major women's arts centers in the United States. That accolade hardly prepares one for the modest exterior at 1821 Q Street, N.W. We are more inclined to think in terms of impressive institutional facades than the unimposing wooden sign swaying above the entrance to the English basement of a brownstone townhouse. Upon entering the Washington Women's Arts Center one is immediately caught up in the bustling activity and spirit of camaraderie. Telephones jingle and the office, usually crowded, hums with the sounds of voices and the air of "things happening." Strangers sense this and comment on their reaction to the excitement and friendliness. *They want to become a part of it. They have.* In only four years the membership has grown to 600.

#### How the Center Works

I vividly remember my skepticism five years ago when one of the founders, Barbara Frank, appeared at a meeting of women in the arts at American University. She proposed starting a women's arts center in Washington. Despite many other people who doubted that it would materialize, she did it — with the help of a few others. We skeptics have lived to eat our words, enjoy the fruits of their labor and to "put our own shoulders to the wheel" to expand what they began.

Describing the Washington Women's Arts Center is difficult because the Center encompasses many varied facets, each equally important to the whole. This very quality of complexity is integral to the Center's dynamism and effectiveness as an organization.

Superficially, WWAC can be defined as a nonprofit education and arts center with a focus on professional development for

women in the arts. It serves a membership drawn from the greater Washington metropolitan area. The center provides monthly exhibition opportunities for members' art work, a program of workshops and seminars designed both for professional training and exposure to related interest areas. In addition, the Literary Program has an active schedule of public poetry readings and has recently published a book, *Centerwords*, featuring the work of members. The Center has one paid Gallery Coordinator and two persons in training under the CETA (Concentrated Employment Training Act) work program. The bulk of program direction and gallery management is carried out by members who give their time in exchange for the experience and training they acquire. Recently, the Center began an internship program for college students as a means of further expanding its educational intention. The Center is supported primarily by membership dues.

*Next page: "Beach Scene," by Rose Mary Stearns, from the October exhibit at WWAC.*

*This page, left: Mary Orner pastes up WWAC Newsletter.*

*This page, right: Women from WWAC view a work of art from the current exhibit.*



During 1978 the working budget was doubled through support from the National Endowment for the Arts (NEA), the D.C. Commission on the Arts and Humanities, the Meyer Foundation, the Edith C. Blum Foundation and contributions from private corporations.

Grant-supported programs include the Exhibition Program and the Blum Lecture Series. The NEA grant enables the Exhibitions Committee to publish catalogs for major exhibitions put on by the Center and to sponsor an exchange exhibition with Artemesia Gallery in Chicago. This catalog documentation should be significant in maintaining career credentials for the participating artists while recording descriptions of activities of the Center. Exchange exhibitions afford added visibility for both Center members and for the artists coming to Washington. They also bring into the Washington community new ideas and works not previously available. The Blum Lecture Series is designed as a public forum for

significant women in the arts and is presented free to the entire Washington community.

### Career Assistance

Through experiences at the Center women learn skills which prepare them for jobs. They also have opportunities to develop new roles as leaders and administrators. Any member can initiate a project and see it through to completion with Center backing. Such opportunities for developing administrative and leadership abilities are essential to developing self-confidence as well as to acquiring credentials for future job placement. For example, one member volunteered to undertake the job of designing all the invitations and catalogs for the Exhibitions Committee. At that time her skills as a graphic artist were in their formative stages and were basically untested by such a major assignment. Her work has not only dramatically enhanced the Center's public image but she has also developed a small but successful graphic arts business as a result of her experience at the Center. In

the coming workshop semester she will be teaching others the basics of graphic design and layout techniques.

"Understanding the Art World," a class originated by Charlotte Robinson, Washington artist, is given once a year through the workshop's program at the Center. It is a catalytic experience for both the professional and emerging artist. This course brings the participants into direct contact with members of the art establishment – critics, gallery owners and officials of the Federal agencies involved with the arts. Ms. Robinson assembles sources of professional information ignored by university and art school curricula – in short – the how-to-do-it business information of beginning and maintaining a professional art career. To further the artists' development, the second half of the course offers the Center exhibition space as a "laboratory" where participants develop, promote and document their own exhibition, putting



into practice information acquired through the seminars. (Through her experience in this course and her subsequent responsibility for Center publicity, one member developed skills and established a reputation as a public relations consultant. She returned to the Understanding the Art World course last fall as the publicity instructor.)

At still another level the Washington Women's Arts Center functions as a resource center for the community as a whole, providing a free series of lectures (the Blum Series), as well as regularly scheduled "evenings" with local artists and writers. The Center also sponsors the D.C. Women's Slide Registry, a job resource center, and produces a newsletter which functions both as an "in-house" organ and as a source of information to a national audience, including individuals interested in art, women's arts organizations, Federal agencies, and women's studies programs in universities. The Exhibitions Committee augments the monthly schedule at the Center with a

community resource project, the "Alternative Space Carrousel," which has on hand works by Center artists which are available for exhibition in unusual and out-of-the-way locations throughout the City. This service not only extends the visibility of works by Center artists but also brings art works into areas in the larger community where original art is not usually available.

In only four years the Washington Women's Arts Center has expanded beyond the earliest ambitions of the founders to encompass educational programs, exchange exhibitions and a growing national reputation. The job skills developed within the Center programs have become significant credentials for the marketplace. The expanded visibility of the Center has created awareness of women's work in varied segments of the city and also enriched the aesthetic experiences of the community. In fact the Center has grown to such an extent in the past few years that there is currently a

search underway for a building in which existing programs can be expanded and community outreach programs developed on a larger scale.

The Washington Women's Arts Center is an alternative institution developed for and by women. For that reason it is responsive to the special problems of women as they develop their professional skills.

*Ms. Schoettler is Executive Director of the Washington Women's Arts Center, Wash., D.C.*

*Pictured below – Official symbol of WWAC*



## The Community Connection

### The Rhode Island State Council on the Arts

The United States consists of a network of 55 State and territorial arts agencies acting in partnership with six regional arts agencies and the National Endowment for the Arts. With the exception of Vermont, each State arts agency (SAA) is a unit of State government receiving primary funding from State and Federal taxes. In

that the role of the arts in the life of Rhode Island communities will continue to grow and will play an evermore significant part in the welfare and educational experience of our citizens." Through its enabling legislation the State Arts Council became the official agency of Rhode Island to receive and disburse funds made available by the National Endowment for the Arts, an independent agency of the Federal Government created two years earlier "to encourage and assist the Nation's cultural resources."

During its first three years the State Council on the Arts' primary area of activity

In 1973 former Executive Director Ann Vermel initiated the Council's first formal commitment to neighborhood arts through a series of summer arts festivals and workshops in Providence. In 1974 Ms. Robin Berry, presently the Arts Council's Executive Director, was hired to direct the program, "Happenings," which soon evolved into the Community Arts Program (CAP).

Under CAP the State Arts Council hired professional artists to work in community settings, directing participatory workshops. The Arts Council worked in tandem with community agencies, churches, youth organizations, and libraries in developing projects where professional visual artists, writers, musicians, dancers, poets, actors, and mimes presented opportunities for community members to meet and work with professional artists. Sharing the cost of hiring the artists with the local site, the Rhode Island State Council on the Arts applied for and received each year grants from the National Endowment for the Arts' Expansion Arts Program, among whose goals is "to expand the involvement of all Americans in the arts, and to encourage the cultural expression of our diverse people."

The development of the Community Arts Program came as a result of the State Arts Council's increased attention to outreach, to changing people's attitudes regarding the arts and to developing new audiences for the arts.

In 1974 the State Arts Council initiated one of the Nation's first statewide Arts and Aging Programs. Similar to the Community Arts Program, the Arts and Aging Program hired professional artists to direct participatory activities in senior centers and nursing homes. While initially funding these projects on a 100 percent basis, the State Arts Council discovered greater commitment on the part of local sites and more equitable distribution of funds when costs were shared on a matching basis by the local project sites.



Seniors from North Providence Senior Center present selections from "H.M.S. Pinafore" to a community audience of 700. (Arts and Aging Program)

addition, the Nation is crisscrossed by nearly 2,000 community arts agencies (CAA's), either extensions of local government or separate nonprofit agencies. All these arts agencies, on the regional, State, and local level, have varying commitment programs directed toward communities and neighborhoods.

The Rhode Island State Council on the Arts (RISCA) was established by an act of the State legislature in 1968 "to insure

was the awarding of grants to major arts institutions in the State. The Institutional Support Program continues to be one of the agency's priorities, making these organizations' activities and services more accessible to the general public. Soon thereafter a Special Projects category was added, in order that innovative projects of arts organizations, both large and small, might be eligible for funds.

## Council Activities

At the present time the Rhode Island State Council on the Arts meets the needs of communities through three areas of activity. With a full time staff of 21 employees, of whom nine are professional artists working in community and educational settings, a program professional staff of nine, and a support staff of three, RISCA's activities fall into grants, programming and technical assistance. Its budget of \$824,700 includes over \$410,000 from the National Endowment for the Arts and over \$335,000 from the Rhode Island State Legislature. (The balance comes from community match for program expenses.)

The State Council on the Arts' grants component offers both direct and indirect benefits to communities. Institutional Support grants assist the producing and exhibiting institutions of Rhode Island in meeting a portion of their operating costs. Project Support grants provide funds to assist the development and continuation of specific projects in any art area which will be of benefit to the Rhode Island public. Under Project Support, New Project grants assist organizations in the development of special projects outside the scope of their regular arts activities, including projects resulting in a commissioned work. Ongoing Project grants are intended to support smaller arts organizations in their efforts to maintain high quality, worthwhile arts activities in the context of their regular functions, including salary support and technical assistance.

During FY '79 Institutional Support grants will total \$210,000 with Project Support grants totaling \$63,200. While not giving funds directly to communities, both grant categories make arts activities more accessible to communities by encouraging greater activity on the part of grantee organizations and reduction of ticket prices and entrance fees.

In February, the Rhode Island State Council on the Arts awarded eight grants to individual artists under its Grants-in-Aid Program. Twenty-three thousand, five hundred dollars will be awarded to outstanding artists in the areas of literature, choreography, music composition, crafts, still photography, film/video, 2-dimensional art and 3-dimensional art. Grants will assist artists in the development of their work, while not requiring the completion of any specific work.

## Ticket Endowment Program

To make arts performances more accessible to many Rhode Islanders and to build audiences for the arts, the Rhode Island State Council on the Arts administers a Ticket Endowment Program, which makes tickets available to eligible arts performances in the State at reduced rates. Disadvantaged community groups, senior citizen groups, enlisted members of the armed forces, student groups of college age wishing to attend events off their home campus, and student groups through high school age are eligible to request tickets under the Ticket Endowment Program. The Ticket Endowment Program will subsidize one-half the price of the lowest ticket price for any event of professional artistic merit. The other half of the ticket cost must be paid by either the organization requesting tickets or by the individual members of the group. The Arts Council has allocated \$32,500 for this purpose.

The Rhode Island State Council on the Arts is also a participating agency in the New England Foundation for the Arts' New England Touring Program, a project of the State Arts Agencies of Connecticut, Maine, Massachusetts, New Hampshire, Rhode Island and Vermont, with funding from each State and the National Endowment for the Arts. The purpose of the New England Regional Touring Program is to make performing arts attractions of high professional

standards available to audiences throughout the six State region. Towards this end, financial assistance is offered to local sponsors who wish to present performances by professional music, dance, theater, and mime companies in their communities. The New England Foundation for the Arts will fund up to one-third the fee of 85 approved performing arts groups. Performing arts sponsors serving ethnic and minority audiences may apply for up to 50 percent of a performing group's fee under a pilot program for ethnic and minority audiences.

Although the State Arts Council does not have a staff member who provides technical assistance exclusively, all program staff members are called upon frequently to provide technical assistance in their areas of expertise. It is the philosophy of the State Arts Council that providing funding without any technical assistance may often be a case of throwing good money after bad; with proper technical assistance arts organizations and community groups can make their operations more efficient and appropriate and better known to their constituents. In many cases technical assistance has aided organizations to the point that State and Federal funds are not required.

While most State arts agencies provide grants and technical assistance, relatively few have the level of program offerings of the Rhode Island State Council on the Arts. Today, RISCA offers an Arts-in-Corrections Program, an Arts-in-Education Program, and community programs consisting of the Community Arts Program, the Community Arts Council Development Program, and the Special Constituencies Program (including components for aging, the institutionalized, and handicapped).

The Arts-in-Corrections Program, putting artists behind prison walls, has been assisted to a great extent by the Rhode Island Department of Corrections which has assumed many of the administrative



and financial responsibilities for the program. A CETA Title VI Public Service Employment grant, which enabled RISCA to place artists in the prison setting full time, provided sufficient evidence for the Corrections Department to take over these responsibilities. A subsequent CETA application is being considered by the Rhode Island CETA prime sponsor.

The Education Program, the Council's first program area, continues to build upon its record of the past eight years. Six full time artists, drawn from the fields of crafts, dance/movement, visual arts,

The Community Arts Program has evolved into a grants program with a \$10,000 grants budget and a heavy emphasis on technical assistance. Priority funding continues to go to those projects which "serve people usually denied access to cultural events and activities due to geographic, economic, and physical restraints, and which hire professional artists to work in community settings." Grants are generally under \$500 with most averaging \$250. As with most RISCA grants programs, Community Arts Program grants are awarded on a matching funds basis. Funds cannot be used for capital expenditures, transporta-

extent of local financial support; commitment on the part of applicant; and possibility of growth potential.

Before an application is submitted, the State Arts Council provides substantial technical assistance in planning; in fact, in many cases planning has been sufficient to avert the need for State funding. A strong technical assistance program insures that limited funds go to the neediest and most worthy projects.

The Council's Arts and Aging Program was boosted tremendously by a Rhode Island Department of Elderly Affairs grant of \$20,000. During each month the Council sends artists to 35 to 40 sites across the State, working with 500-600 seniors. The increase in funding (through Title III of the Older Americans Act) is seen as a result of ongoing documentation and advocacy. The Department of Elderly Affairs received ongoing input from most of the project sites, convincing the Department of not only the importance but the necessity of arts for the aging.

The Arts and Aging Program operates in four three-month cycles. Unlike a grant program, the Arts and Aging Program hires and pays each artist. Certain sites designated by the Department of Elderly Affairs are not required to pay anything other than the cost of supplies and materials, whereas all other sites have entered into a contractual agreement with the State Arts Council to pay 50 percent of the artists' fees.

In response to an overwhelming need and demand RISCA has developed an Arts for the Handicapped Program. Although grant funds are still forthcoming, the program is gaining momentum through concentrated technical assistance in program development and through some high impact demonstration projects using CETA funds. At present, seven target sites are involved in the Arts for Handicapped Program. Focus for the direction of the program has been assisted greatly through



*A mask created by youngsters in a visual arts and drama project coordinated by the Cranston Community Action Program and funded through RISCA's Community Arts Program "smiles" at friends.*

music, creative writing/poetry, and photography, spend a majority of their time in residence in schools across the State. Residency activities include student and teacher workshops, performances, and curriculum development with teachers and administration. The State Arts Council pays for over 50 percent of the cost of the residencies, with the remaining amount paid by school departments and parent-teacher groups.

tion costs, general operating expenses, or the purchase of large amounts of supplies. A committee consisting of artists, arts administrators, and representatives from community agencies consider projects according to the following criteria: quality of arts opportunity offered; evidence of thorough planning, as well as ability of applicant to implement the project; range of community impact, especially on expansion arts populations;



the National Committee on Arts for the Handicapped.

While providing direct services to participants and agencies, the Special Constituencies Program also is developing new jobs in the areas of arts for aging and handicapped, increasing the funding for these areas, and providing a pool of trained artists. It is the long-range plan of the State Arts Council that the Special Constituencies Program will terminate within the State Arts Council structure within three years, to be picked up by that time by local agencies and institutions.

#### Local Support

There is only so far that a State arts agency can go, when the community must take the initiative for planning for funding projects or providing services to its residents. With this realization the State Arts Council's Community Arts Council Development Program was initiated to assist communities in building an effective base of local support for the arts. This assistance is offered through on-site consultation with RISCA staff and with representatives of emerging and established CAA's and through a series of seminars and workshops offered to cover the technical aspects of organization, management, resources, and sponsorship.

For emerging councils, the process focuses initially on the planning and organization necessary to gain community involvement and support, also emphasizing the need to develop community awareness and an understanding of the arts in relation to community needs. RISCA helps CAA's, both emerging and established, to establish credibility for their goals by involving the general public and cultural constituency in the planning process, and to build the groundwork for a working relationship with municipal government.

RISCA's first level of funding in the Community Arts Council Development Program is Public Awareness Project

Funding, designed to create an awareness of the planning process and to build a base of support through public relations efforts. RISCA will fund up to \$150 in nonmatching funds — projects of high visibility which introduce the public to CAA goals and the broad issues of the arts in the community.

At the next level of funding, Start-Up Funding, community groups recognized by the Rhode Island State Council on the Arts as emerging community arts councils may apply for funds to offset the initial expenses of formally creating the council, including the cost of incorporation, stationery, post office box or copying. Funding is on a matching basis and generally under \$250. Applications for Start-Up Funding and Public Awareness Project Funding must be accompanied by a cover letter from the mayor or appropriate municipal department in order to insure the ongoing involvement of the municipal government.

After incorporation, qualified CAA's may apply in writing for Program Development Funding of up to \$500. These matching funds may be used to offset expenses of programs including newsletters, art exhibitions, performing arts events, and art workshops, but may not be used for capital expenditures. The highest level of funding, Challenge Funding, is available to established CAA's in existence for more than one year, which have completed formal needs assessments. These funds may be used to offset programs, general, and administrative expenses, but not capital expenditures. CAA's may apply for up to \$2,000 and must match the funds received from the State Arts Council on a dollar-to-dollar basis. As least half of the match money must be from municipal sources.

With a grant budget of \$10,000 the major component of the Community Arts Council Development Program is technical assistance. Without technical assistance each dollar awarded would have little

impact beyond the time it is spent. With technical assistance community arts agencies are able to offer efficient, appropriate programs or services, develop a means of building earned income and of generating additional funds.

The Rhode Island State Council on the Arts welcomes inquiries on its activities and programs. For further information please contact the appropriate staff member: Executive Director, Robin Berry; Community Arts and Special Constituencies (including Aging and Handicapped), James D. Johnson; Community Arts Council Development, Bonnie Wyper; Corrections, Sandy Kreisman; Education, Richard Latham; Grants, Christina White; Ticket Endowment, Arthur R. Newman; and Touring, James D. Johnson. The address is: Rhode Island State Council on the Arts, 334 Westminister Mall, Providence, R.I. 02903; telephone number 401/277-3880.

On a national level, the following agencies may be helpful in providing further information: National Endowment for the Arts, Program Information Office, Mail Stop 550, Washington, D.C. 20506, 202/634-6369; American Council for the Arts, 570 Seventh Avenue, New York, N.Y. 10018, 212/354-6655; National Assembly of State Arts Agencies, Suite 201, 1220 19th Street, N.W., Washington, D.C. 20036; National Assembly of Community Arts Agencies, 1625 I Street, N.W., Suite 725-A, Washington, D.C. 20006, 202/293-6818; Neighborhood Art Program, National Organizing Committee, 2013 Columbia Road, N.W., Washington, D.C. 20009, 202/667-4200; National Association of Neighborhoods, 1612 20th Street, N.W., Washington, D.C. 20009, 202/332-7766; National Council on the Aging, Center for Arts and the Aging, 1828 L Street, N.W., Washington, D.C. 20036, 202/223-6250; The National Committee • Arts for the Handicapped, 1701 K Street, N.W., Suite 801, Washington, D.C. 20006, 202/223-8007.

## Serving a Forgotten Audience

Horizon Concerts

by Phyllis LaFarge

"What I'm looking for is the one honest person who is willing to say he didn't like this piece." The speaker is Terrill Jory, cellist, conductor and musical director of Horizon Concerts. Balancing his cello with one hand, he is standing in front of an audience of about 100 elderly people at the White Plains, New York, Senior Center. The setting is a large room painted the inevitable institutional green and wistfully spruced up with the crepe paper remains of Halloween party decorations. With his fellow musicians Jory has just played the "String Quartet in Four Parts" by the contemporary composer, John Cage.

Several members of the audience raise their hands; they don't like the piece. One says, "It's weird." Another says, "The first part sounds as if you're listening to the clinking and clanking of machinery." A third says that he doesn't think "like" or "dislike" is an appropriate term around which to discuss the piece.

Jory responds to all the comments, but taking the last as a cue he discusses the composition further. "I knew many of you wouldn't care for this piece," he says at one point, "but we want you to know that things like this are going on and that musicians are committed to performing them." Finally he suggests that the audience listen to the last movement of the Cage piece a second time. They are willing. There is a special intentness on many faces as it is played and considerable applause afterwards, more than after its first playing.

The Cage composition accompanies three other works on the Horizon Concerts program – two *Waltzes for Strings* by Antonin Dvorak and Mozart's *Clarinet*



*Quintet in A and the Introduction Theme and Variations* by Weber.

Reactions to the pieces vary from the negative responses to the John Cage composition to one woman's remark about the Mozart: "It transports you to a heavenly world." ("I agree with you," Jory says.) Another woman's response is more physical. In the empty space at the back of the room she waltzes during the Dvorak. But reactions to the concert as a whole are uniform – it was a wonderful experience. "It's a rare treat to have this type of music at our center," one sparkle-eyed woman comments. "You'd have to go to New York for something like this, and New York is so hard to get to," says another.

On more than 50 occasions during the 1978-1979 season audiences of senior citizens will echo the reactions of the seniors at the White Plains center as Horizon Concerts brings performances to the elderly throughout New York City and its environs. Few cultural organizations across the Nation are more innovative in meeting the cultural needs of the elderly or more aware that whatever our age we don't live by bread – or pacemakers – alone.

### Background

Incorporated in 1975, Horizon Concerts brings free, live professional performances of serious music to the elderly. Beginning with six pilot programs in 1975-1976, the group expanded to 22 concerts in 1976-1977, serving an audience of 6,600 in five community centers, and gave one large outdoor concert under the sponsorship of the Exxon Corporation and the Music Performance Trust. This final concert attracted an audience of over 1,000. In 1977-1978 Horizon Concerts doubled its performing scheduled, presenting 44 concerts on a budget of \$54,000. So far the group has served more than 21,000 people. With 50 concerts this year Horizon Concerts is planning still further growth in

future seasons and seems likely to become a model for other programs across the country. Through the New York City Department of Employment, for example, Horizon Concerts recently received a CETA grant (Comprehensive Employment Training Act) which will enable it to perform more than 350 concerts over the next 18 months.

### Ingredients for Success

Horizon Concerts is Terrill Jory's creation, and his personal qualities have stamped it. He is a rare mixture: musicianship of the highest standard is combined with great warmth, responsiveness to others and social concern.

Like many very good ideas the ingredients of Horizon Concerts' success seem obvious once someone has thought of them and put them together – but no one did until Terrill Jory came along. He describes the origins of Horizon Concerts this way: "When my wife was running the Concert Bureau at Hunter College here in New York, it was very clear the audience for classical music was older people. We got to thinking about why more people didn't come, and the answers were clear: most concerts are at night and many older people are not strong enough to travel far at night or there's no transportation if they want to. And they're afraid of crime."

The solution was to bring music to older people during daytime hours at their own neighborhood centers. (There are more than 500 of these centers in New York City alone.) Although entertainment is sometimes brought to senior centers, "No one," says Jory, "is using the full potential of community centers for cultural events." By bringing free daytime performances to community centers and by busing audiences to central locations for large concerts, Horizon Concerts reaches many older people who cannot attend regular musical events. Moreover, it offers a quality of musical performance

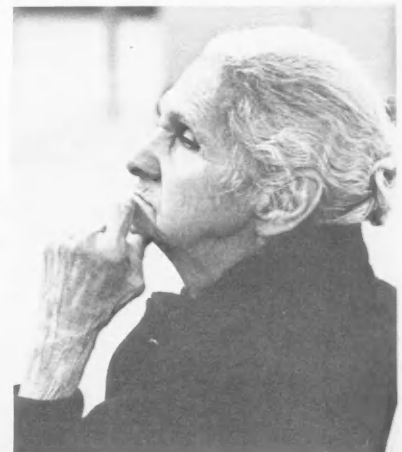
unusually high among events brought to many older people.

### Sources of Funding

To make this possible Horizon Concerts has had to draw on many funding sources and elicit the cooperation of various city departments. The Department of Cultural Affairs was one of Horizon Concerts first sponsors and jointly sponsored a large-scale concert with the Department of the Aging last year. Janet Langsam, Deputy Commissioner of Cultural Affairs for New York City, says of this joint sponsorship: "Our Cultural Programs for Senior Citizens Project is one of the finest jointly sponsored programs of two city agencies, the New York City Department of Cultural Affairs and the New York City Department for the Aging. Horizon Concerts is one of the best performing arts organizations participating in this project."

In addition to these funding sources, Horizon Concerts is supported by the New York State Council on the Arts, the Music Performance Trust Fund, the Dorothy Jordan Chadwick Fund and a number of private and corporate benefactors.

Marie Artesi, Special Projects Officer with the Department of Cultural Affairs,



expressed some of the positive responses of those who have worked with Horizon Concerts: "In addition to presenting very fine music, there's tremendous rapport with the audience. Communication is important in presenting music to the elderly. Terry knows how to gear the music to them, but also chooses new works, not just sticking to the old, and the audience is better able to accept music when they're oriented before and there's a question and answer period afterward."

### Other Concerns

Funding is just one side of keeping Horizon Concerts in business and making it successful. Another is finding centers that are interested in the programs offered. This means further work with the Department of Aging and the Department of Cultural Affairs, which often act as intermediaries, finding "places and spaces," as Marie Artesi puts it. But it also means establishing a good relationship with the director of the centers. Sometimes this involves a subtle job of education. On this score, Jory comments, "One of the problems with our program is its novelty. A lot of times you find the taste of the audience is more advanced than that of the staff of the centers, and because they haven't offered such a program they think there's no demand."

Leonore Friedman of the Senior Citizen's League of Flatbush, is one center director who needs no persuading. When asked what she particularly liked about Horizon Concerts she replied, "... their freshness, their youth. I take anything I can grab but this group has a certain warmth. I love the way Terry presents the concerts so that when the seniors listen they have some focus. It enticed some who would never have gone to Town Hall and some who found it foreign to them - and they loved it."

Program planning, the selection of musicians and rehearsal are, of course, the other essential aspect of keeping Horizon



Concerts going. Jory notes, "I have to find people who are congenial and willing to do this kind of thing. It demands a special kind of commitment, but we've had a nucleus that's been with us since the start." Jory also points out that there are "artistic advantages" to working with Horizon Concerts. "We get to do music we like and that we think is important and we get to perform the same piece four or five times. That gives us a chance to develop a rapport with a piece - something most freelance musicians never get."

### Distinctive Features

High artistic quality and a fine job of listener education are not Horizon Concerts' only distinctive characteristics. At almost all the centers where Horizon performs, a series of three or four concerts by small ensembles is offered in the course of a winter followed by a large orchestral concert bringing audiences together from several senior centers. The group is now returning to the same centers for a second and in a few cases a third year. Continuity offers more than an opportunity to enjoy more music; it provides an opportunity to

build rapport with the audience. It says, "we care enough to come back, and to keep coming back" - something that is not always said to the elderly even by their own family. The serious flaws in even the best "one-shot" cultural or educational program, whether it is aimed at children, a minority group or the elderly, are by now well known. A program comes in with a fanfare, and it's all wonderful as long as it lasts but the recipient is left pretty much where he was or with a sharper sense of what is lacking in his life and perhaps even a sense of abandonment. "The problem," says Marie Artesi, "is that when you leave you wish the program could go on forever, but there just isn't the money."

So far, through skillful planning and clear convictions about the kind of job it wants to do, Horizon Concerts has avoided these pitfalls.

The unusual combination of musical excellence with informality is the group's other distinctive feature. Terrill Jory's responsiveness to the audience is one key to the informal atmosphere. The other is the community centers, which are humble





themselves but which allow for a give-and-take between musicians and audience that is impossible in a concert hall. At a Horizon Concerts performance one or two members of the audience may get up and leave during a piece; new listeners may come in; there is a little whispering, a few "Sh-shes," deep enjoyment on many faces, sometimes great sadness – and there may be someone waltzing in the back of the room. One realizes that there is something lost as well as gained in the modern concert hall; for reverence it trades off the intermingling of music with people's ordinary existence – a mixture which was taken for granted in times past but seems notable now when rediscovered in a senior citizen's center in Flatbush.

#### 'Not by Bread Alone'

Terrill Jory and Horizon Concerts have recognized something which the rest of society is slow to take in: the elderly cannot be defined these days exclusively by the terms that tend to be applied to them – poor, sick and often less educated, less culturally informed than the younger population.

The late Alice Brophy, former Commissioner for the Aging in New York City and most recently the Director of the All-University Gerontological Center at Fordham University commented: "Over the years we have looked at elderly people in crisis – people who are sick or poor. But 80 percent of the aging are not sick and not poor. We're now going to see the addition to our concerns of a new dimension – we're going to start paying attention to a new kind of aging – aging with leisure."

"The average educational level of the aging is rising," Brophy adds, which will eventually produce a group with an education level the same as youth's. That will mean that existing organizations and activities need not change the priorities of their programs to meet the interests of this group."

The audience at Horizon Concerts' White Plains performance confirmed this point of view. It included a retired professional singer, a former cantor ("I've always been one for the downbeat but the wife likes chamber music") and a Mozart-lover, a

wispy woman who had doggedly recorded on tapes as much of Mozart as she could from the radio.

Although there is no need to dilute programming for the elderly, programs such as Horizon Concerts will have to be brought to them because of aging people's limited mobility. Such services are an extension of existing programs that bring health services, nutrition advice, food, and information and referral services now.

At present the cultural needs of the elderly are not being adequately met. As Professor Brophy pointed out, "Because of limited resources you have to treat the vulnerable and the disadvantaged first. Educational and cultural needs are low on the totem pole, but all major art forms are important in the life experience of older people as well as in the lives of younger people. The whole thrust of retirement is that you have a chance to pursue things you couldn't during the years of child-rearing and work. Lots of people have waited all their lives to enjoy the arts. The aging process should include opportunities to open new horizons and realize the individual's potential."

Moreover, it's not too much to say that enjoyment as well as the making of art is a form of preventive health care. To quote Professor Brophy once more, "We have never been able to measure engagement or gratification, and we probably never will be able to. But the need for those things is there among the aging and has to be met – and if you don't meet it, we know that people are going to get sick and develop problems and end up needing all the kinds of services that the government is finding it can't pay for."

Right now Horizon Concerts is an outstanding example of a program that may help keep people alive while making their lives worth living.

*Ms. LaFarge is a free-lance writer living in Hamden, Connecticut.*

# International Affairs



## International Year of the Child (IYC)

The United Nations General Assembly declared 1979 as the International Year of the Child. The resolution, which passed on December 21, 1976, states as the general objectives of IYC:

- (a) "To provide a framework for advocacy on behalf of children and for enhancing the awareness of the special needs of children on the part of decisionmakers and the public; and
- (b) To provide recognition of the fact that programmes for children be an integral part of economic and social development plans, with a view of achieving, in both the long term and short term, sustained activities for the benefit of children at the national and international levels."

The resolution as adopted by the United Nations is addressed to all countries with the hope that both developing and industrialized countries will respond individually to the resolution.

IYC hopes to convince people that children have the right to fully develop not only physically, but also psychologically, intellectually, morally, socially and culturally. The special needs of children include defining and safeguarding their rights, especially as set out in the Declaration of the Rights of the Child (Preamble to the Resolution 31/169).

Additionally, the United Nations means to advocate and indeed press for the need to expand education to make families, communities, decisionmakers at all levels, and those responsible for services to children aware of the special needs and potentials of children.

It is hoped that sustained activities will be based on a commitment to children at the national and international level beyond the Year itself, and will be deep and persistent enough to produce necessary progress in the long range future.

## Domestic Participation

Once the IYC Declaration was adopted and the United Nations had called on each country to participate in the IYC, the United States began activity through the U.S. Department of State and the U.S. Department of Health, Education and Welfare. These two agencies proposed creation of an Interagency Committee and their co-chairmanship of the Committee. The first meeting of the Committee was held in October 1977; it has met monthly ever since.

The Committee's first order of business was to form a National Commission on IYC as many other countries were doing. The Committee worked closely with the White House in establishing such a Commission and obtaining and submitting names of Americans known to be experts on child advocacy to the President for his consideration. On June 28, 1978, in the Rose Garden of the White House, President Carter announced the Na-

tional Commission and named Jean Young as Chairman, and 25 men and women as Commissioners. As of this writing there are 144 countries participating in IYC, 110 of which have National Commissions.

While the Committee was involved with preparations for the National Commission, it was also encouraging its member agencies to form IYC Task Forces within agencies in order to pursue ideas and projects for children based on each individual agency's programs. HUD has such a Task Force. This group has met several times to discuss ideas for projects. Under consideration are: a study of the extent of discrimination against children in housing; a widespread publicity campaign on lead-based poisoning; a study on safe environments for children; improvement of delivery of services in and around public housing which might include day care centers; funding for National Children's Island; and funding for the Capitol Children's Museum.

A newly released report entitled "Lead Based Paint Poisoning Research" presents an evaluation of the HUD research program on the elimination of lead based paint poisoning. HUD is now working with the National Academy of Sciences in assessing issues surrounding lead based paint and other environmental lead sources. An evaluation and recommendations will follow.

The Children's Museum, recently opened at 1334 G Street, N.E., in Wash., D.C., has expanded its facilities and can be more responsive to the community and its visitors because of a HUD grant on behalf of the IYC. Its first exhibit, celebrating IYC, is a reconstructed Mexican village, allowing visitors to experience the daily life of a Mexican child.

Plans are underway for an IYC Week or IYC Day in which children will be fully involved. This observance is being planned for this summer. Ideas are being considered, but so far no final decisions have been made.

A great deal of effort has gone into involving State and local governments in the IYC. Regional Offices of most Federal agencies are being asked for ideas and suggestions on regional projects to improve the lives of children. To achieve national involvement, they are also being asked to suggest appropriate activities and plans for localities all over the Nation. A calendar is being prepared, and already art exhibits, fairs, craft shows, television programs, concerts, and forums are being planned or are underway.

HUD's IYC Task Group and others in HUD are looking into what this Department can do to make its programs more responsive to children's needs. IYC, it is hoped, will act as a catalyst in bringing about lasting improvements for the benefit of children. *Challenge!* will follow certain IYC activities as they unfold.

*Susan Judd, Information Specialist  
HUD Office of International Affairs*



## 'Shared-Living' Project

by Syd Jamieson

On a tree-lined street in a proposed historic residential area of Groveport, Ohio, stands the Parker Morrow House. The stately 2½-story brick colonial structure has recently been renovated and, from outward appearances, is typical of the adjoining residential homes in the neighborhood.

Yet, the Parker Morrow House is unusual in its concept as it has become a pilot project for housing senior citizens in a family-like living facility.

In late 1977, the Franklin County Board of Commissioners announced plans to develop an innovative housing alternative for older adults under the Community Development Block Grant Program. The project, known as Shared-Living, was designed to offer elderly residents of the area a local living facility which would enable them to remain active members of their community.

It is recognized that a wide divergence in requirements for senior citizens' housing exists. But at the same time such requirements or choices are somewhat limited. For the most part, elderly housing and nursing care facilities provide housing choices where residents can live either completely independently or where they are dependent on others for care.

Income, physical ability, and desire for social interaction vary among older adults. All of these affect housing requirements and influence housing decisions.

Still, few alternatives remain for those who no longer want the responsibilities of operating a household but do not require nursing care facilities. The Parker Morrow House meets one alternative. It offers and makes available a relatively independent

living environment with minimal supportive services.

### All Amenities Provided

Having private and semi-private bedrooms, shared kitchen, laundry, living rooms, and baths, the rehabilitated home will serve as living quarters for six adults. Its pleasing interior features a central entry hall with an open staircase and a fireplace in the living room. Although the kitchen has been modernized, it is not institutional. Extreme care has been taken to retain a family atmosphere throughout the home. A resident manager lives in the home and is responsible for day-to-day management.

Living costs for eligible tenants vary and are based upon room size. Residents must be ambulatory and totally able to care for their personal needs. Cooking, cleaning, laundry, maintenance, and bookkeeping are the responsibility of the resident manager. Costs such as food manager's salary, utilities, and repairs are shared by the residents from their monthly incomes, which average \$300.

An assistance fund has been established to subsidize residents who are unable to pay the entire monthly fee.

The Shared-Living project, patterned after Share-a-Home of America, Inc., which originated in Winter Park, Florida, is administered by a local board of directors appointed by and responsible to the Groveport Village Council. Members of the board volunteer their services; they select qualified residents, determine operating and financial policy, and appoint administrative personnel.

One of its board members is 84-year-old Parker Morrow, a Madison Township resident after whom the project was named. In naming the project after Morrow, the community recognizes his many contributions to the community and his assistance in developing the pilot project.



*Judilynn Zawacki, resident manager (right) and Parker Morrow House resident Mrs. Ott share some interesting news in the living room of the renovated home.*



*Parker Morrow House -Franklin County commissioners' pilot project for shared living by elderly residents. The recently renovated two-and-a-half story structure is located in a proposed historic residential area in Groveport, Ohio.*

The Parker Morrow House was dedicated Sunday, October 29, 1978; two days later it had its first occupant. Three older adults and a resident manager currently occupy the house and accommodations for three more individuals remain.

It is anticipated that success of the Parker Morrow House will initiate similar projects throughout Franklin County.

*Mr. Jamieson is Public Information Officer in the HUD Area Office in Columbus, Ohio.*

## Notebook



On December 7, 1978, HUD's Office of Neighborhoods, Voluntary Associations and Consumer Protection, with the cooperation of the Office of Community Planning and Development, sponsored a partnership forum on **Neighborhood Commercial Revitalization**. The purpose of this Forum was to bring together all of the sectors involved (lenders, local and Federal Government, neighborhood groups) to share basic information and exchange strategies on achieving successful commercial reinvestment and physical revitalization in older urban business districts.

The Forum was designed to both clarify the Department's program and policy role in the coordination of community economic development with urban development initiatives and to synthesize the array of public/private resources available for city leveraging and grants and technical assistance to neighborhood groups for neighborhood commercial projects.

One hundred and fifty-five people attended the Forum, equally balanced between city officials and neighborhood groups from 20 States across the country. Attending the Forum were: representatives of national organizations concerned with commercial revitalization, such as the Council for Urban Economic Development and the National Center for Urban Ethnic Affairs; representatives of neighborhood-based firms and organizations involved in commercial rehabilitation projects; representatives of city and State governments including those from housing authorities, city planning and redevelopment agencies, county and mayor's offices; officials from other Federal agencies including the Small Business Administration, Economic Development Administration, Department of the Interior and Comptroller of the Currency; lenders and developers including the American Bankers Association and the Rouse Company; representatives of merchant associations and Chamber of Commerce affiliates; and HUD staff.

General Deputy Assistant Secretary Designate Richard C.D. Fleming participated in the opening session, outlining the existing programs in the Office of Community Planning and Development and the Office of Neighborhood Development to facilitate and finance neighborhood commercial projects and the potential of new legislation such as the Livable Cities Act and the Consumer Cooperative Bank Act to assist neighborhood-based entrepreneurs.

The Forum panels consisted of a case study of Baltimore presented by a team of professionals from the Baltimore Department of Housing and Community Development; a workshop on facilitating commercial neighborhoods, presented by leaders from the National Development Council, National Center for Urban Ethnic Affairs and the Commercial Reinvestment Task Force; and a workshop on city leveraging

presented by staff from the Offices of Urban Development Action Grants, Urban Rehabilitation and Community Reinvestment, Block Grant Assistance, and heads of the South Shore National Bank in Chicago and the National Urban Development Services Corporation in Atlanta.

**The Conservation Foundation, a Washington, D.C.-based nonprofit research and communications organization**, has prepared a report which calls for a "special focus" on the elderly in revitalizing neighborhoods. The report says national housing policy for the elderly should help them stay in their homes and neighborhoods, if they want to, and should encourage the reuse of abandoned or vacant buildings for elderly housing. Entitled "Neighborhood Conservation and the Elderly," the report was prepared by the Foundation for the Administration on Aging of the U.S. Department of Health, Education and Welfare.

**While predicting a moderate decline in housing production for 1979, HUD Secretary Patricia Roberts Harris forecast a relatively good year for the homebuilding industry.** Testifying on the 1979 housing outlook before the Senate Committee on Banking, Housing and Urban Affairs, Secretary Harris said that HUD expects total housing starts to be 1.7 million during the coming year — a 15 percent overall drop from the two million starts expected for 1978. Secretary Harris added that HUD will continue its emphasis on controlling housing costs during 1979.

**A national conference on rural preservation will be held on April 20 and 21 in Annapolis, Md.** The conference will focus on ways to protect the beauty of America's countryside, including farms, small villages and open spaces, while promoting the economic well-being of the Nation's rural population. Information and registration forms are available from Samuel N. Stokes, director of the Mid-Atlantic Field Office, National Trust for Historic Preservation, 740 Jackson Place, N.W., Wash., D.C. 20006.

**A HUD grant to Suburban Action Institute has initiated a search for workable, effective, innovative methods for increasing the supply of lower income suburban housing.** The 18-month study will begin with a search of the literature in the field and a catalog of experience with suburban lower-income housing programs in operation around the Nation. Inquiries regarding the study should be addressed to: Veronica Whitaker, Suburban Action Institute, 257 Park Ave. South, New York, N.Y. 10010.



**The Fiscal Impact Handbook**, by Robert W. Burchell and David Listokin Center for Urban Policy Research, Rutgers Univ., 480 pp. \$20.00.

This Fiscal Impact Handbook is surely the wave of the future. It provides modern planners with easy and convenient access to a bags of simplified tools which, in modern times, is very technical, and not infrequently buried in remote archives of libraries.

Fiscal impact calculations become extremely simplified when pursued by Robert Burchell and David Listokin. Their work goes far beyond the pedagogy of multivariate analysis; its a bold step forward toward a sound methodology on applied economics. We do not think the authors have exaggerated an iota when they state that: "The purpose of this handbook is to assemble and disseminate practitioner-oriented fiscal impact methods." They give us six flexible methods - Per Capita Multiplier, Case Study, Service Standard, Comparable City, Proportional Valuation, Employment Anticipation - to cater for all of our possible fiscal planning needs. Modern concern with Cost Benefit Analysis is not by passed with a nod: the whole of Part Two is devoted to it.

One distinct flavor permeates the whole book. It is written by two workers who are active on the very frontier of the subject and who show a clear understanding of the variegated problems of planners. They have written a clear exposition that takes the readers over the whole course of the subject in a step-by-step manner. In the beginning, they give us the background of each method, then a narrative on its applications, followed by a careful delineation of its underlining assumptions. Finally, they give us the priceless treasure of the book: a detailed procedure, illustrated with a real-life example, on all the required calculations for fiscal impact analysis.

This book can be most helpful to HUD economists in the area of the UDAG Programs. In reviewing UDAG applications, HUD economists must consider the fiscal impact a proposed project will have on the local economy where it is located. In most cases, UDAG applications contain no fiscal impact analysis. In cases where estimates are provided, the methodology is not discernible nor standard. This Handbook provides a standard set of techniques which, if employed, will not only make both the community planners' and HUD economists' lives more manageable but will allow us greater comparison - both cross section, and time series - of the different local economies.

Although the Handbook has no comparable explanation in the literature, we do not necessarily endorse every aspect of it. We think that by neglecting the analysis of indirect fiscal impact, the authors give us only one leg to stand on. Indirect fiscal impact is a crucial weapon when considering the fiscal impact of a project designed to produce basic commodities. Here, in opposition to projects designed to produce non-basic commodities, a small

displacement in employment usually sets into motion significant multiplier effects on income and thus, output.

**The HUD Economic Analysis Handbook** compiled by the Institute for Government and Business Research, Inc. These two works, if used to complement each other, become the storehouse of all reference material necessary and requisite for any sound fiscal analysis.

Despite our specific differences, we can look at the entire book and say: Here is a task only Hercules could have accomplished. Our staff is currently seeking different ways in which to exploit maximum use of this book.

*Reviewed by Lall Ramrattan, Rafael Colon-Rosado and Kevin Kemp, economists, Newark Area Office, HUD.*

**Urban Community: A Guide to Information Sources** (Gale/286pp./\$22.00) is a selective, annotated bibliography of books and articles from all of the social science disciplines that contribute to our knowledge of the urban community. The guide overcomes the fragmentation of the individual disciplines by citing in one place materials from the whole range of research on the urban community. The work concentrates on research done since 1970, and primarily on works which deal with the American and British experience of the urban community.

The bibliographic entries are arranged in five major sections. Each section is prefaced with a bibliographic essay that provides references to the "classic" works in the area which were written before 1970. The first section deals with theories of community. This section's introductory bibliographic essay and lengthy annotations indicate the various definitions of community that were used in compiling the remainder of the bibliography.

The second section covers the community as a physical entity and includes works on the urban form, the economic basis of community, and housing as a market. Section three is devoted to studies of the community as a social group, with citations arranged under three social dimensions: homogeneity-heterogeneity, large size, and high density. The fourth section focuses on specific problems of the urban community, including safety, quality of life, physical design, and community power. The final section treats various problems of community planning, including citizen participation, theory and models, and new towns.

Three appendices furnish lists of journals cited, bibliographies, and abstracts and indices. Author, title, and subject indices complete the guide, which is Volume 4 in the *Urban Studies Information Guide Series*.

*For information contact Tom Romig, Gale Research Co. Detroit, Mich. (313) 961-2242*

## Major HUD Litigation Settled

By Kathleen H. Mackay

Tenants of a federally-subsidized multi-family housing program whose rents were increased by soaring taxes and utility costs may soon get relief in the form of reimbursements to cover those increased costs.

HUD has entered into an agreement to settle the principal litigation brought about to compel implementation of the Tax and Utility Cost Subsidy Program established by the Housing and Community Development Act of 1974.

### Program Snarled

The Housing and Community Development Act of 1974 permitted payment of a subsidy to tenants to cover increased rents caused by rising tax and utility costs. The program never got off the ground and became embroiled in litigation when the first tenant suits were filed in 1975 to force HUD to pay the subsidy. Two of the lawsuits reached the Supreme Court.

As part of the settlement, HUD has paid to the Court in *Underwood v. Harris*, the national class action, the amount credited to the Section 236 Rental Housing Assistance Fund as of September 30, 1977, for distribution to past and present Section 236 tenants who would have qualified for a tax and utility cost subsidy from February 1, 1975, to October 1, 1977. Project owners may, in some instances, share in the distribution of the settlement fund. A major accounting firm has been employed to distribute the fund to eligible tenants and project owners, once the settlement agreement is approved.

### Terms of Agreement

Under terms of the agreement, potential claimants must be given notice of the

settlement so that they can comment on the agreement before it is finally approved. The settlement agreement, in the form of a Stipulation of Settlement, has been submitted for approval to the District Court in *Underwood v. Harris*, the court having jurisdiction over the class action that was brought against the Secretary on behalf of all Section 236 tenants nationwide. The Court has scheduled a hearing for March 26, 1979, on the reasonableness of the Stipulation of Settlement. The hearing will take place at 10 a.m. in the Courtroom of the Honorable John H. Pratt, United States District Court for the District of Columbia, 3rd and Constitution Avenue, N.W., Washington, D.C. 20001.



The Court has approved a "nationwide class" of tenants who lived in Section 236 housing projects for any period between February 1, 1975, and September 30, 1977, and who paid 25 to 30 percent of their "adjusted monthly income" for rent and who were paying for increased costs of property taxes and utilities. If a tenant is within the defined class, his only relief against the Secretary of HUD will be through the proposed settlement, if it is approved by the Court.

This settlement proposal makes available approximately \$60 million to be distributed to members of this class and to members of classes in other similar cases, after deduction of administrative expenses, including costs of obtaining court approval and of notifying class members of the settlement. Under the proposed plan for distribution of the settlement fund, the amount each person receives will depend on the length of time he lived in the project, the percentage of income paid for rent, and the actual increases in tax and utility costs in that project. Tenants who have been paid tax and utility cost subsidies pursuant to court order shall be entitled to receive the difference between the benefit already received and the benefits to which they are eligible under this proposed settlement.

Certain project owners will be eligible to share in the proposed settlement if they have, during the relevant period, been enjoined from collecting a HUD-approved rental increase or have agreed not to collect such an increase by reason of specific litigation brought by tenants to compel implementation of such tax and utility costs subsidy payments. In the event that claims submitted and approved for payment exceed the amount of the settlement sum, the proposed settlement provides for a *pro rata* distribution of the fund among all eligible claimants.

If the proposed settlement is approved by the Court following the final hearing, a



notice of the final settlement and a claim form will be sent to each member of the nationwide class. Claimants must fill out and submit the claim form in order to share in the settlement. No member of the nationwide class approved in this action need appear at the final hearing in order to share in the settlement.

The Court has not finally passed upon the merits of the proposed settlement. The purpose of the hearing will be to determine whether the proposed settlement is proper, fair, reasonable, and adequate, and should be approved by the Court. At that hearing, any member of the class may appear and say why the settlement should not be approved, and may present relevant evidence.

#### Court Appearance

Any person wishing to appear at the hearing must, on or before March 12, 1979, file with the Court any written objection to the proposed settlement as well as any other relevant papers. A copy must be sent to Patricia M. Tenoso, Western Center on Law and Poverty, Inc., 3535 West Sixth Street, Los Angeles, California 90020, counsel for the plaintiffs, and Maryann Clifford, United States Department of Justice, Civil Division, Room 3728, Washington, D.C. 20530, counsel for HUD.

The complete text of the Stipulation of Settlement is on file with the Clerk of the Court, District of Columbia, at 3rd St. and Constitution Avenue, N.W., Washington, D.C. 20001. These documents may be examined and copied at any time during regular office hours at the Office of the Clerk of the Court. Any questions about the proposed settlement may be directed to Patricia M. Tenoso, counsel for plaintiffs at (213) 487-7211.

*Ms. MacKay is a trial attorney in the Litigation Division of the HUD Office of the General Counsel, Wash., D.C.*

## Investing in the City

### Bank of America

by Shirley Rigby Norton

In 1973, Bank of America grew increasingly concerned about the impact of massive suburbanization on urban neighborhoods and business districts located in its home State, California. In many of the State's older communities, districts had seen declining personal income, business and residential values and were experiencing severe financial disinvestment. Housing stock in the inner cities was deteriorating and commercial strips were decaying amidst vacant lots and boarded-up store fronts.

The bank wanted to do something to halt this downward turn, but upon looking around for successful precedents soon learned there were few with any record of success. What the bank did discover is that few corporations or institutions have specific policies, procedures or guidelines dealing with urban-related activities. Programs that **do** exist have usually resulted from reaction to particular community demands, most frequently on an *ad hoc* basis.

While in a general way it is usually acknowledged that corporations should commit dollars and energy to assist in solving social problems, that commitment works well only when the activity is relevant to the business of the corporation



*The city manager of San Diego, Hugh McKinley (seated left), and the chairman of the CIRP Committee, Bank of America senior vice president Kyhl Smeby (seated right) confer at the signing of the contract.*

*E.D. Anderson, manager of CIRP (standing left) and A. Woods, manager of the bank's National Sampson branch in San Diego (standing right) look on.*

and where that activity is good business. Under those circumstances, results can be achieved which surpass in efficiency and in quality those obtained when the commitment is only to do social good.

### Challenge Recognized

Early on, Bank of America realized that in most cases money alone is not enough to meet the challenge of improving declining neighborhoods. Commitment, technical expertise and cooperation, both public and private, are necessary to solve the problems.

Thus in 1974, Bank of America's president appointed a special task force to collect data and to formulate a role for the bank in urban revitalization. Eight communities in the State were analyzed through interviews and statistical research to determine current restoration needs and appropriate Bank of America financial services which could be utilized to meet those needs. Two areas required immediate attention: rehabilitation of housing and commercial stock and mortgage financing of older homes.

In 1975, the bank's City Improvement and Restoration Program (CIRP) was formed as a vehicle through which Bank of America could participate in the revitalization of aging California communities.

One of CIRP's principal objectives is to apply the bank's expertise as a major real estate lender and financial intermediary to help communities effectively utilize funding available to them through financial agencies. The bank stresses in its programs that local officials have the skills to make and implement political and social decisions affecting the community while the bank contributes its expertise on financial decisionmaking. Only with this type of cooperation can there be any real success. To meet the needs of the community, CIRP presently offers four basic programs which are adapted to meet specific local needs. For local

governments who want to put community development funds to work more effectively, CIRP offers two programs:

- Very low interest loans to residential property owners including those who might not otherwise qualify for conventional home improvement financing.

- Commercial improvement and rehabilitation loans for business owners.

Or for cities looking for ways to generate private capital infusion, CIRP has two alternatives:

- Marks-Foran revenue bonds, underwritten by Bank of America, create funds for low-interest home and apartment improvement loans and neighborhood commercial rehabilitation.

- Targeting a geographic special lending area in which Bank of America will provide 90 percent financing of purchase, rehabilitation and refinancing of one to four unit residences.

### Community Block Grant Program

Under this CIRP program, begun in 1976, the bank enters into special contracts with California cities and counties to provide housing related loans to homeowners at attractive interest rates. The cities designate certain target areas as eligible for this preferential financing program. Using Community Development Block Grant funds provided by HUD, participating cities place a portion of these funds with the bank in the form of



Oakland mayor Lionel Wilson confers at contract signing with Bank of America's Blair Egli, vice president and manager of the Oakland Main office and Kyhl Smeby,

senior vice president and chairman of the CIRP committee.



noninterest bearing deposits, enabling the bank to provide low-interest credit.

Variations permit fully collateralized and partially collateralized versions. An interest subsidy program secured by an interest-bearing savings account is also available.

The contract with the city provides for a guarantee of all or a portion of the principal amount loaned under the program. The proceeds are used by homeowners to improve and modernize their dwellings to bring them into conformity with applicable building codes.

Through November 30, 1978, the overall program has disbursed \$15 million in housing rehabilitation loans and grants. This, in part, represents the actual rehabilitation of over 1,000 homes throughout California, from Chula Vista in the south to Crescent City in the north.

#### **Commercial Improvement Loan Program**

In designing its CIRP programs, Bank of America realized that total neighborhood stabilization – both residential and commercial – was the real key to any successful rehabilitation program. In order to upgrade and revitalize residential areas, the bank felt it was equally as important to tackle the more difficult problems of blighted commercial districts. To meet this need the Commercial Improvement Program was developed, utilizing the same Community Development Block Grant funds to restore deteriorating business districts.

In early 1978 the bank formulated its program for targeted commercial areas. As in the Community Development Program, the bank makes loans secured by noninterest bearing accounts whose collateral is supplied by block grant funds. The first agreement was reached with the City of Oakland for its Elmhurst district. It calls for a \$500,000 commitment from the city which will provide collateral for bank loans made to owner-occupied or leased



*A workman at work on one of the homes being rehabilitated under Bank of America's CIRP program in Oakland.*



*A San Diego home renovated through CIRP assistance.*

businesses on the commercial strip. The bank will make 5-year loans, up to a \$5,000 maximum, to cover visual improvements of the businesses, the first step in a long range program of upgrading for the merchants.

#### **Tandem Loan Program**

Another new commercial rehabilitation loan is the bank's tandem loan program. These loans involve a matching system with the participating communities. Under this system, the bank provides up to 75 percent of funds at market rates with the city providing the remainder at no interest, thus enabling the loan to be made at below-market rates to the merchants. The first contract in this program was signed with the Bayview Hunters Point Development Corporation in San Francisco. Other contracts are presently in various stages of

negotiation with other California communities seeking ways to halt the deterioration of commercial areas.

#### **Special Lending Area Program**

This program is designed to help municipalities preserve and improve as residential areas those older established neighborhoods which are susceptible to urban decay and conversion to nonresidential usage. Cities, in consultation with the bank, select special lending areas on the basis of criteria establishing economic feasibility and the likelihood of arresting deterioration and saving residential neighborhoods. Municipalities undertake to support the effort by appropriate designation in their general plan and zoning, maintaining or improving public facilities and services and enforcing zoning and building codes

in these designated areas. For its part, the bank lends conventional mortgage funds to credit worthy individuals and families at the prevailing rate for purposes of buying and refinancing homes in these areas. Downpayments of 10 percent are permitted.

A 30-block area adjacent to San Jose State University is the site of the pilot project in this program. There was a demand in this neighborhood for good housing near the campus and downtown San Jose. But families seeking housing in the area were having trouble getting financing because most of the homes were older and the zoning was mixed. Under regular lending guidelines, this combination of factors would make maturities of loans too short and the downpayments too large for many families to handle — especially the younger ones. To date, since the program's inception, \$525,000 has been loaned for the purchase and rehabilitation of seven houses. Other California communities have expressed interest in this program.

#### **Marks-Foran Residential Rehabilitation Bond Program**

The California Marks-Foran Rehabilitation Act of 1973 enables cities to issue bonds at tax exempt interest rates in order to make low-interest long term rehabilitation loans. Legislation passed recently will enable the California Housing Finance Agency to insure such offering.

Bank of America is actively soliciting potential participants for Marks-Foran bond underwriting through Bank of America Investment Securities Division. The bank is presently in negotiation with several California communities to provide these services.

*Ms. Norton is Public Information Officer of the Bank of America National Trust and Savings Association, San Francisco, Calif.*



## 1977 HUD Statistical Yearbook

The recently published *1977 Yearbook* provides tabular information on HUD program activities during the 1977 calendar year. It also gives historical data as well as budgetary and financial information for fiscal year 1977. Program activity is shown by State distribution, according to organizational responsibility. In addition to HUD activities, it covers housing construction, sales and financing, costs and materials, and related socioeconomic information on population, household income and the incidence of poverty.

The HUD data include information on volume of housing production under the FHA mortgage insurance programs, mortgage terminations, defaults, claims paid, and production and occupancy data on the Low-Income (Public) Housing programs. Information shown for the Section 8 program includes reservations, construction starts and completions and the number of units occupied.

An historical series on the characteristics of home mortgage transactions under FHA's basic home program, Sec. 203, provides a current portrait of the average home buyer and a typical home as well as a basis for trend analysis. The Community Planning and Development section covers the Community Development Block Grant and Comprehensive Planning Assistance programs, and the Housing Rehabilitation Loans and Grants programs. Block grant approvals are shown by State and category of assistance for FY 1977 and cumulative past activity. Approved grants are also summarized by population size of governmental unit. Percentage of funds budgeted by type of program activity is shown as well as goals for assisted housing by program and type of housing.

The Fair Housing and Equal Opportunity section includes information on the administration of Title VI of the Civil Rights Act of 1964 which prohibits discrimination in the sale or rental of housing. Programs of the Government National Mortgage Association, Federal Insurance Administration, Interstate Land Sales Registration, New Communities Administration, and Federal Disaster Assistance Administration are also shown. The Policy Development and Research section includes information on housing production targets, originations and acquisitions of mortgage loans, and data from the Annual Housing Survey of 1976.

The *1977 HUD Statistical Yearbook* is sold by the Superintendent of Documents, U.S. Government Printing Office, Washington, D.C. 20402. The stock number is 023-00-00487-9. The publication sells for \$6.00.

Some of the interesting statistics shown include the following:

- 36 percent of funds budgeted in FY 1977 for communities entitled to Community Development Block Grants was allocated to public works and 13 percent was allocated to rehabilitation loans and grants for housing. Forty-four percent of discretionary funds was budgeted for public works and 29 percent for rehabilitation loans and grants in metropolitan areas.
- At the end of 1977, 1.2 million flood insurance policies were in force with a coverage of \$37.2 billion.
- Housing units started under HUD/FHA mortgage programs in 1977 accounted for 9 percent of the private housing starts in the U.S.
- Ninety-two percent of home mortgages insured under HUD/FHA programs in 1977 covered properties located inside metropolitan areas.
- Defaults on HUD/FHA insured home mortgages during 1977 represented 1.14 percent of insured mortgages in force and the smallest number of defaults since 1960.
- As of December 31, 1977, a total of 575,143 housing units had been completed under the Section 8 program. Occupied units totaled 357,774.
- HUD disbursed \$1.9 billion in annual contributions to local housing authorities during fiscal year 1977.
- Some 29 percent of renter households in 1977 paid 35 percent or more of this income for rent.
- The median sales price of new single-family homes sold in 1977 was \$48,800. The median for FHA-insured homes sold was \$37,700. The median sales price for existing single-family homes was \$44,200.
- The Annual Housing Survey indicated that 69 percent of all households in 1976 had no reported housing deficiencies. A total of 25 percent was found to have one to two deficiencies and 6 percent reported three or more.

*Prepared by Robert E. Ryan  
HUD Office of Organization and Management Information*

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